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OCT 26 2004
TRADEMARK OFFICE
In

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Burkhalter, Swinton B.

Application No.: 09/775,336

Filed: February 1, 2001

For: INSURANCE SYSTEM AND
METHOD WITH
DISPROPORTIONAL
ALLOCATION

Examiner: Kalinowski, Alexander G.

Art Unit: 3626

Confirmation No.: 9210

Attorney Docket No. 101

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virginia 22313-1450.

on 10/20/04
Esle G. Bowery

Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed October 1, 2004, please refer to the attached AMENDMENTS TO THE SPECIFICATION as explained in the attached REMARKS.